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~~or greater than the total price, and if so, subtracts the total price from the user account.~~

REMARKS

Claim 27 was rejected under 35 U.S.C. § 102(b) as being anticipated by Williams. Claims 1-27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Williams in view of Fujimoto. These rejections are respectfully traversed.

The present invention relates to electronic commerce arrangements in which electronic tokens are used to purchase products. As set forth in claims 1 and 27, a user may establish an account at a vendor. The vendor may issue electronic tokens to the user that the user may use to purchase products.

Applicant has amended claims 1 and 27 to make it clear that the vendor issues the electronic tokens to the user without requiring communication with a financial institution. Applicant has also amended claims 1 and 27 to make it clear that the user can purchase products without requiring the user to disclose personal information to the vendor. These features produce important benefits. For example, the ability to issue electronic tokens without

requiring communication with the financial institution allows the vendor to transact business with the user without having to interact with the financial institution. By avoiding the disclosure of personal information during product purchases, users can make purchases more securely.

Williams discloses an electronic monetary system that emulates a wallet or purse containing several payment instruments that may be selected by a user when making electronic commerce purchases. Each payment instrument in the wallet is issued by a financial institution by means of a certificate. Accordingly, Williams uses a system that requires communication with a financial institution when payment instruments are issued.

Moreover, when a user in Williams uses a given payment instrument to pay for a product on a vendor's web site, the certificate associated with the payment instrument is transmitted from the user's computer to the vendor's web site. The certificate contains the user's personal and financial information such as the user's social security number, bank account numbers, and credit card numbers, as shown in FIG. 29. Accordingly, the Williams system requires that the user's personal information be disclosed to the vendor during purchases.

Because Williams requires that the vendor interact with a financial institution when issuing payment instruments and because Williams requires that the user's personal information be disclosed to the vendor during purchases, claim 27 is not anticipated by Williams.

Fujimoto fails to make up for the deficiencies of Williams. Nothing in Fujimoto discloses applicant's claimed method wherein one or more electronic tokens are issued from a vendor to a user without requiring communication with a financial institution.

Fujimoto discloses a data delivery system that allows users to purchase software with a rewritable record medium. The rewritable record medium contains a data area "which includes purchaser's inherent data, purchase data and accounting data" (col. 2, lines 53-54 of Fujimoto). The purchaser's inherent data consists of user's personal information, which may include the user's gender and date of birth (FIG. 4).

The data stored in the rewritable record medium is transmitted to a software deliverer and matched to corresponding data stored in a computer maintained by the software deliverer. A match of the user's inherent data indicates that the user is authorized to purchase software from the software deliverer and a match of the accounting

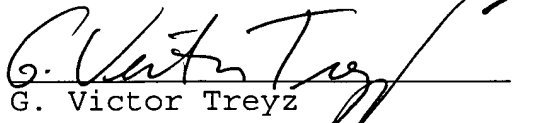
data indicates that an accounting operation that results in the purchase of the software by the user may be performed. Accordingly, the software purchases in Fujimoto require the disclosure of the user's personal information to the software deliverer.

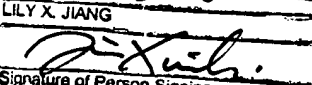
Because Williams and Fujimoto fail to show or suggest applicant's claimed features of issuing electronic tokens from a vendor without requiring communication with a financial institution and making purchases without disclosing the user's personal information to the vendor, claims 1 and 27 are allowable over Williams and Fujimoto, whether these references are taken alone or in combination. Claims 2-26 depend from claim 1 and are allowable because claim 1 is allowable.

The foregoing demonstrates that claims 1-27 are allowable. This application is therefore in condition for

allowance. Reconsideration of the application and allowance are respectfully requested.

Respectfully submitted,


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